

NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N

As at Aswin, 2062 (Mid-Oct-2005)

Deposits :

(in %)

Banks	Savings		Fixed															
			7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	2.00	2.50	-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NABIL	2-2.5	2-3	-	-	1.75	2.50	2.25	3.00	-	-	2.50	3.25	2.75	3.50	3.25	4.00	3.25-4	3.25-4
NIB	2.75-3	2.5-2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	3.5-3.75	3.75-4	3.75-4
SCBL	1.75	2.00	-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50
HBL	3.75	4-2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75
NSBI	0.5-3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.50	4.5-5.25
NBB	4.50	3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00
EBL	75-3.25	2.5-3.25	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.00	4.50
BOK	2.25-2.5	2.25-2.5	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.4.5	4.4.5	5.00	5-5.25
NCCB	4.50	4.50	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.8-5	4.55-5	5.3-6.3	5-6.05
LBL	4.00	5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.75	5.25-5.5	-
NICB	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.5-3.75	3.75	4.25-4.5	4.25-5.25	4.25-5.5
MBL	4.00	4.00	2.25	-	-	-	3.25	-	-	-	3.75	3.75	-	4.00	4.25	4.50	4.50	4.75-5.25
KBL	4.00	4.00	-	-	2.00	2.00	2.25-2.5	2.25	-	-	2.5-3	2.50	3.25-3.5	3.50	3.75-4	4.00	4.5-5	4.75
LAXMI	3.5-4.5	3.5-4.5	-	-	2.00	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.50	-	4.5-5.25
SIDHARTHA	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.00	3.25	3.50	3.50	4.25	4.50	4.50	5.00
ADB/N	3.00	3.00	-	-	-	-	2.00	2-2.25	-	-	2.50	2.5-2.75	3.00	3-3.25	3.50	4-4.25	4-4.5	4.25-5

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan		
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	
NBL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-	
RBB	12.25	11.00	9.50	8.00	10.00	8-9	+1.5%	+1.5%	7.00	7.00	9.25	8.50	-	-	11-12	-	
NABIL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-	
NIB	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-	
SCBL	6.50	6.50	6.50-12	6.50-12	8.5-11	8.5-11	+2%, +3%	+2%, +3%	7.5-9.5	7.5-9.5	9.10-10.50	9.10-10.50	11.5-13	11.5-13	8.50-13.50	8.50-13.50	
HBL	10.5-13.25	9-12	9-9.5	8.25-8.75	9.75-12.75	7.4-11.75	+2%	+2%, +2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75	
NSBI	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%, +2%	+1%, +2%	6.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-	
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%, +2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12	
EBL	9-11.5	8-11	7.5-8.5	7-8	7.5-10	6.75-10	+1.5%	+1.25%	5.5-6.5	5-6	7.5-8.5	7.5-8.5	-	-	8.5-12	8-11	
BOK	10-13.50	10-13.50	4-10.5	4-10.5	8-12.50	8-12.5	8-10.5	8-10.5	6.5-8	6.5-8	-	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13	
NCCB	13.5-14.5	13-14.5	10-11	9-11	-	-	+1.5%, +2%	1.5+2%	9.00	9.00	10.50	10.50	-	-	10-13.5	12.5-13.5	
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5	
NICB	9.5-11	7-11	6-10.5	6-10.5	8.5-10.5	7-10.5	+2%, +3%	+2%, +3%	6.50-8	6-8	7.8-5	6.5-8.5	-	-	-	-	
MBL	10-12	10-12	9-9.5	9-9.5	8-10.50	8-10.50	+1.5%	+1.5%	6.00	6.00	7.50	7.50	9.00	9.00	-	-	
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	-	7.75-9	-	9.5-10	-	-	-	10-12	10-12	
LAXMI	9.5-12.5	9.5-11	9-11	9-10	7.5-9.5	7-9.5	7.5-9.5	7.5-9	7.5-9	7.5-9	-	-	-	-	8.5-9.5	-	
SIDHARTHA	9.5-12	9-11.5	4-10.5	9-10.5	7.5-11	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	9.5-12	9-12	
ADB/N	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	6.50	-	-	-	-	-	10-13	10.00

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50	-	-	5-11.5@	5-11@
RBB	-	-	13.00	11.50	8.50	8.50	-	11.00	11.00	-	12.00	11.00	APCD	APCD	4-12	5-11
NABIL	-	-	12-13	11-12	7-9	6-9	11-13	11-13	10-12	10-12	10.50-12.5	7-12.5	-	-	7-13	7-13
NIB	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-12	9.5-12	9-11	-	-	7-13.75	6.5-13
SCBL	9-14	9-14	-	-	10.00	10.00	11.5-14	11.5-14	11.50-13	11.50-13	9.00	9.00	-	-	6.50-14.50	6.50-14.50
HBL	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5	-	-	8.5-15.75	6-13.5
NSBI	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5	-	-	7-12.50	7-12.50
NBB	-	-	8-9.5	11.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD	APCD	7-13	6-10.5
EBL	8.5-11.5	8-11	11-12	-	10-11	4.5-10	10-12	8-11	7.5-10.5	8-11	10.5-12	6-7	-	-	4-12	4.5-11
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	8-11	8-11	-	-	4-13.50	4-13.50
NCCB	11.5-14.5	13-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5	APCD	APCD	9-14	9-14.5
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5	-	-	4.5-15	4.5-15
NICB	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11	-	-	6-14	6-14
MBL	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	10.00	6.5-9.5	APCD	APCD	7.75-12.5	7.75-12.5
KBL	10.5-12	10.5-12	12-13	12-13	6-7	6-7	11-12	11-12	10-12	10-12	10-12	10-12	-	-	8.75-13	10-12.5
LAXMI	8.5-9.5	-	11-13	9.5-11	6-11.5	5-9	10-11.5	9-11	8-11.5	7.5-11	5-9.5	5-10	-	-	5-14	5-11
SIDHARTHA	10-12	9.5-12	12-13	11-12	7.5-11	7.5-11	10.5-12	10-12	10-12.5	10-12	11-12	11-12	-	-	4-13.5	7.5-12.5
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00	-	-	12.5-15.5	10-12.5

B.C. = Before Change
 Exis. = Existing

APCD = As Per Consortium Decision

Effective Date

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. \ Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- * or min 12.5
- e. ## 5.5% In Bal & Mahila Suraksha Deposits.
- f. ** Foreign Currency (US Dollars) 1.0% P.A.
- g. * 2% on foreign currency
- h. !!! Foreign Currency (US Dollars) 1.5% P.A., Saving Premium 4.5%

Banks

Before Change

Existing

NEPAL BANK LTD.....	2062/01/23(06 May, 2005)	2062/03/01(15 June, 2005)
RASTRYA BANJYA BANK	2061/10/01 (14 Jan, 2005)	2062/04/01 (16 Jul, 2005)
NABIL BANK LTD.	2061/07/12 (28 Oct, 2004)	2062/02/07 (21 May, 2005)
NEPAL INVESTMENT BANK	2061/04/01 (16 Jul, 2004)	2062/01/01 (14 Apr, 2005)
STANDARD CHARTERED BANK	2061/10/01 (14 Jan, 2005)	2062/03/17 (01 Jul, 2005)
HIMALAYAN BANK LTD.	2059/05/01 (17 Aug, 2002)	2061/07/01 (17 Oct, 2004)
NEPAL SBI BANK	2062/02/17 (31 May, 2005)	2062/04/09 (24 Jul, 2005)
NEPAL BANGLADESH BANK	2061/02/01 (14 May, 2004)	2062/03/31 (15 Jul, 2005)
EVEREST BANK	2061/05/07 (23 Aug, 2004)	2062/05/01 (17 Aug, 2005)
BANK OF KATHMANDU	2062/02/01 (15 May, 2005)	2062/04/17 (01 Aug, 2005)
NEPAL CREDIT & COM. BANK LTD.	2061/08/01 (16 Nov, 2004)	2062/01/18 (01 May, 2005)
LUMBINI BANK LIMITED.....	2061/10/01 (14 Jan, 2005)	2062/02/08 (22 May, 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2062/02/01 (15 May, 2005)	2062/05/01 (17 Aug, 2005)
KUMARI BANK LTD.....	2061/08/01 (16 Nov, 2004)	2062/01/01 (14 Apr, 2005)
MACHHAPUCHHRE BANK LTD.....	2062/01/18 (01 May, 2005)	2062/05/01 (17 Aug, 2005)
LAXMI BANK LTD	2062/01/20 (03 May, 2005)	2062/02/18 (01 June, 2005)
SIDHARTHA BANK LTD	2061/05/16 (01 Sep, 2004)	2062/01/18 (01 May, 2005)
AGRI DEV. BANK/NEPAL	2061/04/01 (16 Jul, 2004)	2062/04/01 (16 Jul, 2004)